

Information to identify the case:

Debtor 1	Javier Lazo	Social Security number or ITIN xxx-xx-7109
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 20-15674-MEH		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Javier Lazo

7/10/25

By the court: Mark Edward Hall
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Javier Lazo
Debtor

Case No. 20-15674-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Jul 10, 2025

Form ID: 3180W

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2025:

Recip ID	Recipient Name and Address
db	+ Javier Lazo, 789 Linden Road, Toms River, NJ 08753-7811
cr	+ Towd Point Mortgage Trust 2018-1, U.S. Bank Nation, c/o Frenkel Lambert Weiss Weisman & Gord, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
518807236	+ Milagros Martinez, 3000 Hadley Rd, South Plainfield, NJ 07080-1183
518806267	+ Pioneer Credit Recovery, P.O. Box 1018, Moorestown, NJ 08057-0018
518806269	+ Suez Water Toms River, 69 DVoe Place, Hackensack, NJ 07601-6105
518806270	+ Toms River MUA, 340 W. Water Street, Toms River, NJ 08753-6533
518833195	+ Towd Point Mortgage Trust 2018-1, U.S. Bank Nation, 80 Main St, Suite 460, West Orange, NJ 07052-5414

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 10 2025 21:03:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 10 2025 21:03:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518829760	EDI: GMACFS.COM	Jul 11 2025 00:40:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519262380	+ EDI: AISACG.COM	Jul 11 2025 00:40:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518806246	+ EDI: GMACFS.COM	Jul 11 2025 00:40:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
518868267	Email/PDF: resurgentbknotifications@resurgent.com	Jul 10 2025 21:17:44	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518806247	^ MEBN	Jul 10 2025 20:50:33	Attorney General of the United States, Department of Justice, Constitution Ave and 10th St. NW, Washington, DC 20530-0001
518806248	+ EDI: TSYS2	Jul 11 2025 00:40:00	Barclay's Bank, 700 Prides Crossing, Newark, DE 19713-6109
518860824	+ EDI: LCIBAYLN	Jul 11 2025 00:40:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
518821078	EDI: CRFRSTNA.COM	Jul 11 2025 00:40:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OHIO 44181-8011
518806249	+ EDI: CAPITALONE.COM	Jul 11 2025 00:40:00	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
518812492	+ EDI: AIS.COM		

District/off: 0312-3

User: admin

Page 2 of 4

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518806250	+ EDI: CITICORP	Jul 11 2025 00:40:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518986000	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jul 11 2025 00:40:00	Citibank, P.O. Box 6004, Sioux Falls, SD 57117-6004
518985999	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jul 10 2025 21:01:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146. Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518806251	+ EDI: CRFRSTNA.COM	Jul 10 2025 21:01:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518806252	Email/PDF: DellBKNotifications@resurgent.com	Jul 11 2025 00:40:00	Credit First, BK-16/Credit Operations, P.O. Box 81410, Cleveland, OH 44181-0410
518806262	EDI: CITICORP	Jul 10 2025 21:17:55	Dell Financial Services, P.O. Box 81577, Austin, TX 78708
518868868	EDI: Q3G.COM	Jul 11 2025 00:40:00	Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040
518806253	+ EDI: CRFRSTNA.COM	Jul 11 2025 00:40:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518806254	+ Email/Text: bankruptcy@hccredit.com	Jul 11 2025 00:40:00	Firestone, Credit First, BK-16/Credit Operations, P.O. Box 81410, Cleveland, OH 44181-0410
518806255	EDI: SYNC	Jul 10 2025 21:03:00	HC Processing Center/Helpcard, Asset Recovery Dept, P.O. Box 829, Springdale, AR 72765-0829
518806256	+ EDI: IRS.COM	Jul 11 2025 00:40:00	Home Depot, 2455 Paces Ferry Rd NW, Atlanta, GA 30339
518806259	+ EDI: SYNC	Jul 11 2025 00:40:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518806260	Email/Text: govtaudits@labcorp.com	Jul 10 2025 21:02:00	JC Penney, Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036
518854186	Email/PDF: resurgentbknotifications@resurgent.com	Jul 11 2025 00:40:00	Labcorp, P.O. Box 2240, Burlington, NC 27216
518806261	+ EDI: LENDNGCLUB	Jul 10 2025 21:06:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518823057	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 11 2025 00:40:00	Lending Club, 595 Market Street, Ste 200, San Francisco, CA 94105-5839
518889777	Email/Text: ml-ebn@missionlane.com	Jul 10 2025 21:07:09	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518806263	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 10 2025 21:01:00	Mission Lane, Customer Service, PO Box 31535, Tampa, FL 33631
518860030	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 10 2025 21:07:09	Merrick Bank, P.O. Box 171379, Salt Lake City, UT 84117-1379
518806264	^ MEBN	Jul 10 2025 21:03:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518808506	+ EDI: AGFINANCE.COM	Jul 10 2025 20:50:13	NJ Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112
518806266	+ EDI: AGFINANCE.COM	Jul 11 2025 00:40:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
518864544	EDI: PRA.COM	Jul 11 2025 00:40:00	OneMain Financial, Corporate Headquarters, 601 NW Second Street #300, Evansville, IN 47708-1013
		Jul 11 2025 00:40:00	Portfolio Recovery Associates, LLC, c/o Barclays

District/off: 0312-3

User: admin

Page 3 of 4

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518833218	EDI: PRA.COM	Jul 11 2025 00:40:00	Bank Delaware, POB 41067, Norfolk VA 23541
518864249	EDI: PRA.COM	Jul 11 2025 00:40:00	Portfolio Recovery Associates, LLC, c/o Dell Financial Services, LLC, POB 41067, Norfolk VA 23541
518824003	EDI: Q3G.COM	Jul 11 2025 00:40:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518806268	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 10 2025 21:03:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518806265	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 10 2025 21:01:00	SPS, P.O. Box 65250, Salt Lake City, UT 84165-0250
518889671	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 10 2025 21:01:00	NJ Division of Taxation, Compliance & Enforcement-Bankruptcy, 50 Barrack Street, 9th Fl, P.O. Box 245, Trenton, NJ 08695-0267
518806618	^ MEBN	Jul 10 2025 20:51:19	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518806271	+ Email/Text: usanj.njbankr@usdoj.gov	Jul 10 2025 21:03:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518808422	Email/Text: bankruptcynotices@vivecard.com	Jul 10 2025 21:01:00	United States Attorney, For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527
518806272	+ EDI: WFNNB.COM	Jul 11 2025 00:40:00	Vive Financial, 380 Data Drive, Suite #200, Draper UT, 84020
518839578	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 10 2025 21:06:54	Victoria's Secret, Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
518806273	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jul 10 2025 21:17:58	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
			Wells Fargo Visa, P.O. Box 522, Des Moines, IA 50306-0522

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518829819	*	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519262416	*+	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518806257	*+	Internal Revenue Service (SP), Special Procedures, 200 Sheffield Street, Mountainside, NJ 07092-2314
518806258	*+	Internal Revenue Service*, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

User: admin

Page 4 of 4

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Cory Francis Woerner	on behalf of Creditor Towd Point Mortgage Trust 2018-1 U.S. Bank National Association, as Indenture Trustee cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor Towd Point Mortgage Trust 2018-1 U.S. Bank National Association, as Indenture Trustee dmcdonough@flwlaw.com, NJbkyecf@flwlaw.com
Steven J. Abelson	on behalf of Debtor Javier Lazo sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7